Claims

1. A user authentication system comprising:

an authentication client for requesting authentication of a subject;

a user interface to receive the authentication request from the authentication client;

multiple independently operated databases, each database storing information associated with the subject, the associated information being accessible through predefined queries to identify the subject; and

a verification engine for facilitating authentication of the subject by receiving the authentication request, selecting one or more of the predefined queries, presenting the one or more selected queries to the subject via the authenticating client, receiving from the subject an answer to each of the one or more selected queries, and presenting the answer to the multiple independently operated databases for a validation response.

2. The system of claim 1 wherein the associated information in the multiple independently operated databases includes out-of-wallet data identifying the subject.

3. The system of claim 1 further comprising a personal information database coupled to the verification engine, the personal information database containing in-wallet data identifying the subject.

4. An authentication system comprising:

an authentication client for desiring authentication of an authentication subject;

a plurality of independent database systems storing information identifying the authentication subject, the identifying information being accessible through predefined queries; and

a verification engine to receive from the authentication subject, via the authentication client, an answer to each of the predefined queries, to obtain from each of the plurality of independent database systems a corresponding authentication confidence for each answer, and to combine the corresponding authentication confidence for each answer into a combined authentication confidence.

5. A user authorization method comprising the steps of:

presenting to an authentication subject one or more predefined queries from each of multiple independent databases of identifying information;

receiving from the authentication subject an answer to each of the selected queries;

presenting each answer to at least one of the multiple independent databases that has corresponding identifying information;

obtaining from the multiple independent databases an authentication confidence level for each answer; and

combining the authentication confidence level for each answer into a combined confidence level for authenticating the authentication subject.